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4/17/03

Application/Control Number: 09/634,901
Art Unit: 2876

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DETAILED ACTION

Amendment

1. Receipt is acknowledged of amendment filed 23 December 2002.

Examiner's Amendment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Jeremy Curcuri on 17 January 2003.

The application has been amended as set forth below. A VERSION WITH MARKINGS TO SHOW CHANGES MADE is attached.

In the claims:

Please replace claim 12 as shown below:

12. (Amended) A method of electronic check conversion for use with an integrated point of sale payment terminal for processing multiple payment types including payment by check, the payment terminal being located at the point of sale during use to allow a store merchant to accept multiple payment types, the payment terminal including a compact housing having a base shaped to sit on a merchant counter and having a document slot for receiving a check, a processor disposed in the housing, a memory in communication with the processor, a magnetic ink character recognition device for reading a string of magnetic ink characters on the check and affixed to the housing at

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